

STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Ethos Mutual Insurance Company

Enforcement Case No. 11-11293

Respondent

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Issued and entered  
On 7-8, 2011  
by Annette E. Flood  
Chief Deputy Commissioner

**FINAL ORDER TO CEASE AND DESIST**

1. On May 20, 2011, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondent Ethos Mutual Insurance Company.
2. The Order contained allegations that Respondent Ethos Mutual Insurance Company violated various sections of the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 *et seq.*
3. On May 23, 2011, the Order was mailed to Donald M. Diamond c/o Ethos Mutual Insurance Company via certified mail to the Respondent Ethos Mutual Insurance Company's last known address.
4. On May 31, 2011, Respondent Ethos Mutual Insurance Company received the Order.
5. The Order further advised Respondent Ethos Mutual Insurance Company of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to Respondent Ethos Mutual Insurance Company.
6. Respondent Ethos Mutual Insurance Company failed to request a hearing, therefore the Order is **FINAL**.

By: Annette E. Flood  
Annette E. Flood  
Chief Deputy Commissioner  
Office of Financial and Insurance Regulation